

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED
12/13/24 4:06 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE: Bryan D. Klodawski and
Erin Lynn Klodawski

Debtor(s).

)
) Case No. 23-20405-GLT
)
) Chapter 13
)
) Related Dkt. No. 46
X

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis

☐ Chapter 13 Plan dated:

☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate 10-24-24
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2300 effective 1/2024.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. **Unique Provisions Applicable Only to This Case:** *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2476, beginning 12/24. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- _____
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- _____

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☒ K. Additional Terms and Conditions:

**Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made.*

****All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.***

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from

stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 12/13/24


United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Bryan D. Klodawski
Erin Lynn Klodawski
Debtors

Case No. 23-20405-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 13, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bryan D. Klodawski, Erin Lynn Klodawski, 136 Rose Court S, Delmont, PA 15626-1552
15582569	+ Fast Loans (at Dollar Smart), c/o Stephen M. Elek, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15582570	+ First Commonwealth Bank, c/o Stephen M. Elek, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15574835	+ Matthew Mazak, 136 Rose Court S, Delmont, PA 15626-1552

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2024 00:04:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 13 2024 23:40:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15574822	+ Email/Text: melindaf@aasdebt recoveryinc.com	Dec 13 2024 23:40:00	Aas Debt Rec, Pob 129, Monroeville, PA 15146-0129
15574823	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 14 2024 00:04:25	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15574824	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 13 2024 23:40:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15574825	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 14 2024 01:16:16	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15579048	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 23:50:15	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15574827	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 13 2024 23:40:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave, New Kensington, PA 15068-6303
15594740	+ Email/Text: servicing@svcfm.com	Dec 13 2024 23:40:00	Customers Bank, c/o Service Finance Co., LLC, 555 S Federal Hwy #200, Boca Raton FL 33432-6033
15574828	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15576617	Email/Text: mrdiscen@discover.com	Dec 13 2024 23:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15574829	+ Email/Text: mrdiscen@discover.com	Dec 13 2024 23:40:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: auto

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15574830	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 13 2024 23:50:41	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15574831	^ MEBN	Dec 13 2024 23:38:00	Flagstar Bank, PO Box 619063, Dallas, TX 75261-9063
15589398	+ Email/Text: servicingmailhub@flagstar.com	Dec 13 2024 23:40:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
15574826	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2024 00:03:08	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15574832	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 13 2024 23:40:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15574833	Email/Text: bk@lendmarkfinancial.com	Dec 13 2024 23:40:00	Lendmark, 2118 Usher St., Covington, GA 30014
15574834	Email/Text: bk@lendmarkfinancial.com	Dec 13 2024 23:40:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15579632	Email/PDF: resurgentbknotifications@resurgent.com	Dec 14 2024 01:16:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15585818	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 13 2024 23:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15574836	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 13 2024 23:40:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15574837	+ Email/PDF: cbp@omf.com	Dec 14 2024 00:15:19	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15581106	+ Email/Text: ebnpeoples@grblaw.com	Dec 13 2024 23:40:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15596939	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 13 2024 23:40:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15574838	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 14 2024 00:03:30	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15574839	+ Email/Text: servicing@svcfm.com	Dec 13 2024 23:40:00	Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
15598111	Email/PDF: ebn_ais@aisinfo.com	Dec 14 2024 01:16:16	Synchrony Bank, by AIS InfoSource LP as agent, Dept. 888, PO Box 4457, Houston, TX 77210-4457
15575015	^ MEBN	Dec 13 2024 23:39:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15574841	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 00:03:31	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15598008	Email/Text: BNCnotices@dcmservices.com	Dec 13 2024 23:40:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15581582	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 SOUTH 13TH STREET, LINCOLN NE 68508-1904
15574842	+ Email/Text: LCI@upstart.com	Dec 13 2024 23:40:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15581394	^ MEBN	Dec 13 2024 23:38:16	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15586129	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 13 2024 23:40:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 35

District/off: 0315-2

User: auto

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NEXUS NOVA LLC
15574840		Syncb/walmart

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor NEXUS NOVA LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Charles James Grudowski	on behalf of Debtor Bryan D. Klodawski cjg@grudowskilaw.com admin@grudowskilaw.com
Charles James Grudowski	on behalf of Joint Debtor Erin Lynn Klodawski cjg@grudowskilaw.com admin@grudowskilaw.com
Denise Carlon	on behalf of Creditor NEXUS NOVA LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7